

Exhibit A

Latoya Berry

TX 75701

12/23/2017

Trans Union  
PO Box 1000  
Chester, PA 19016

Trans Union,  
To whom it may concern,

It has come to my attention that you have once more verified the above accounts as accurate despite my letters demanding you reinvestigate these items for maximum possible accuracy.

- Optimum Outcomes #A358

Considering that the furnishers have failed to validate the accounts with me I would like to know how you did that.

Who did you talk to at the original credit grantor? Did you write them? Was a UDF form used or was this through electronic automatic dispute verification? Did you contact them at the same address/phone number listed on my report? FCRA 611(a)(7) says you have to provide to me the method of verification you used to verify the account.

I want specifics on how you verified these accounts, not just a generalized description of how you go about verifying accounts. I want to know who you spoke with by name as well as the address and phone number. I also want to know exactly how you verified the information, as in what documentation did you demand to show they are reporting 100% accurately and lawfully?

You have 15 days from receipt of this letter to provide everything I asked for above, or delete each of the disputed accounts.

Regards,  
Latoya Berry  
-2055  
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\*\*\* 381512258-011 \*\*\*

TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805

01/10/2018

TransUnion 

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LATOYA R. BERRY  


Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

Please follow the 'How to read your results' section on the next page to help guide you in understanding the results of our investigation. If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.transunion.com/dispute](http://www.transunion.com/dispute) and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**  
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

OPTIMUM OUTCOMES #A358

( PO BOX 58015, RALEIGH, NC 27658, (877) 795-9819 )

Placed for collection:

06/02/2015

Responsibility:

Individual Account

Account Type:

Open Account

Loan Type:

COLLECTION AGENCY/ATTORNEY

Balance:

\$1,290

Date Updated:

01/09/2018

Original Amount:

\$1,290

Original Creditor:

MEDICAL-CHRISTUS TRINITY MOTHER FRANCE (Medical/Health Care)

Past Due:

>\$1,290<

Pay Status:

>In Collection<

Remarks:

>PLACED FOR COLLECTION<

Estimated month and year that this item will be removed:

04/2021

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